

Certificate of Notice Page 1 of 3  
IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re: : Case No.: 18-24646 CMB  
: :  
Jason W. Carter, : Chapter 13  
: :  
Debtor, : Document No.: 74  
: :

Jason W. Carter, :  
: :

Movant, :  
: :

vs. :  
: :

Portfolio Recovery Associates, and Cavalry  
SPV I, LLC, :  
: :

Respondents. :  
: :

FILED  
10/5/23 10:40 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

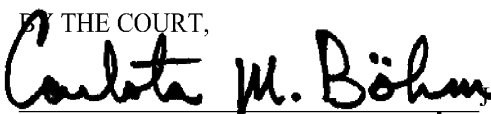
**ENTERED BY DEFAULT**

ORDER

AND NOW, upon consideration of the Debtor's motion to avoid judgment liens, the court orders, adjudges, and decrees as follows:

1. The judgment entered by Respondent, Portfolio Recovery Associates, for \$3,206.05 against Jason Carter at No. 2584 of 2017, G.D. Fayette County Court of Common Pleas, impairs Debtor's exemption under 11 U.S.C. §522(d)(1).
2. The judgment entered by Respondent, Cavalry SPV I, LLC, for \$5,429.88 against Jason Carter at No. 1136 of 2018, G.D. Fayette County Court of Common Pleas, impairs Debtor's exemption under 11 U.S.C. §522(d)(1).
3. The aforesaid judgment liens of Portfolio Recovery Associates and Cavalry SPV I, LLC are hereby avoided and cancelled in their entirety.
4. Respondents, Portfolio Recovery Associates and Cavalry SPV I, LLC, shall take all actions necessary to remove and/or satisfy the judgment liens against Debtor, Jason W. Carter, within 30 days of the Court Order discharging the Debtor or they will be subject to sanctions including but not limited to the fees and costs spent in enforcing this Order.
5. A copy of the Order along with Debtor's Discharge Order can be filed/recorded as evidence that the judgment liens of Portfolio Recovery Associates at 2584 of 2017 G.D. and Cavalry SPV I, LLC at 1136 of 2018 G.D. are cancelled and avoided in their entirety as secured liens against the Debtor's interest in real property.

Dated: October 5, 2023

BY THE COURT,  
  
United States Bankruptcy Judge **dmr**

In re:  
Jason W. Carter  
Debtor

Case No. 18-24646-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 05, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2023:

Recip ID	Recipient Name and Address
db	+ Jason W. Carter, 531 Madison Drive, Smithfield, PA 15478-1265

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Plaintiff Jason W. Carter lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor Jason W. Carter lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
James Warmbrodt	on behalf of Defendant Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Jeremy J. Kobeski	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pawb@fedphe.com, mcupec@grenenbirsic.com

Office of the United States Trustee

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Oct 05, 2023

Form ID: pdf900

Total Noticed: 1

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7